

**Amendment in Response to Non-Final Office Action**

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filing system in accordance with § 1.6(a)(4).

Dated: March 16, 2009

Electronic Signature for Jason D. Shanske: /Jason D. Shanske/

Docket No.: 65316-0007  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Yuichi Takatsu

Application No.: 09/982,644

Confirmation No.: 8152

Filed: October 18, 2001

Art Unit: 3692

For: ELECTRONIC ACCOUNT SETTLEMENT  
APPARATUS, ELECTRONIC SETTLEMENT  
METHOD, STORAGE MEDIUM AND  
COMPUTER DATA SIGNAL

Examiner: H. T. Dass

**RESPONSE TO NON-FINAL OFFICE ACTION**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

**INTRODUCTORY COMMENTS**

The Office Action dated September 15, 2008, rejected claims 1-7 of the above-identified U.S. patent application while claims 8-35 have been withdrawn from consideration. Please consider the following response as follows:

Although there are no claim amendments, a complete **Listing of Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 21 of this paper.